

REMARKS

After entry of the present Amendment, Claims 126-131, 133-149, and 151-161 remain pending. By this Amendment, independent Claims 126 and 144, and dependent Claims 129, 130, 136, 137, 144, 146-148, 151, 154-156 have been amended. Claims 1-125, 132, and 150 were previously cancelled without prejudice or disclaimer. It is respectfully submitted that no new matter has been added by the foregoing amendments.

The present Amendment corrects minor errors in the independent claims and in certain dependent claims. In particular, the present Amendment clarifies that the various recitations of "at least a portion of bill data" in the claims is the same at least a portion of bill data. It is respectfully submitted that no new issues of patentability are raised by these amendments. Therefore, it is respectfully requested that the present Amendment be entered prior to the issuance of the present application.

Consideration of Information Disclosure Statement Filed August 22, 2003

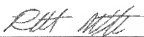
An Information Disclosure Statement (IDS) filed for the present patent application on August 22, 2003 cited eight (8) non-patent literature (NPL) references that were not signed off by the Examiner. Each of these NPL references was cited in U.S. Pat. No. 6,856,974, from which the present application claims priority. Accordingly, it is assumed that each NPL reference has been considered by the Examiner. However, as discussed by telephone call on July 21, 2009, it is respectfully requested that these NPL references be signed off by the Examiner so they appear on the front page of any patent to issue from the present application.

CONCLUSION

It is not believed that any fees for extensions of time or addition of claims are required beyond those that may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 C.F.R. § 1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 19-5029.

If there are any issues which can be resolved by teleconference or an Examiner's Amendment, the Examiner is invited to call the undersigned attorney.

Respectfully submitted,



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